

# EXHIBIT A

BOND NO. 016071775

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

**RE: FEDERAL TRADE COMMISSION and STATE OF GEORGIA, Plaintiffs,**

**VS. LAPTOP & DESKTOP REPAIR, LLC, a Nevada limited liability company,  
also d/b/a cashforiphones.com, cashforlaptops.com, ecyclebest.com,  
smartphonetraders.com, sell-your-cell.com; and VADIM OLEGOVICH  
KRUCHININ, also a/k/a Vadim Kruchin, David Kruchin, David Vadim  
Kruchin, Dave Kruch, as the owner and an officer of Defendant Laptop &  
Desktop Repair, LLC, Defendants.**

CASE NO: 1:16-CV-3591

**BOND OF RECEIVER**

WE, S. GREGORY HAYS, ON BEHALF OF HAYS FINANCIAL CONSULTING, of ATLANTA, GA, as principal and LIBERTY MUTUAL INSURANCE COMPANY, as surety bind ourselves to the UNITED STATES OF AMERICA in the amount of THIRTY FIVE THOUSAND AND 00/100 DOLLARS \$35,000.00 for the faithful performance by the undersigned principal as the Receiver of the above named case.

**THIS BOND SHALL** remain in full force and effect until the Surety has terminated further liability after 30 days written notice filed with the Clerk of the United States District Court for the Northern District of Georgia, Atlanta Division, or the Receiver obtains written authorization from the Clerk of the United States District Court for the Northern District of Georgia, Atlanta Division, releasing the surety company from any further liability under the bond. The surety shall have no liability for the actions of the Receiver prior to the effective date of this bond.

DATED: September 26, 2016

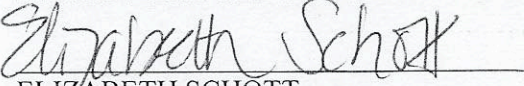
S. GREGORY HAYS, on behalf of  
HAYS FINANCIAL CONSULTING



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PRINCIPAL

LIBERTY MUTUAL INSURANCE COMPANY



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ELIZABETH SCHOTT  
ATTORNEY-IN-FACT

**THIS POWER OF ATTORNEY IS NOT VALID UNLESS IT IS PRINTED ON RED BACKGROUND.**

This Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

Certificate No. 7327432

American Fire and Casualty Company  
The Ohio Casualty Insurance Company

Liberty Mutual Insurance Company  
West American Insurance Company

**POWER OF ATTORNEY**

KNOWN ALL PERSONS BY THESE PRESENTS: That American Fire & Casualty Company and The Ohio Casualty Insurance Company are corporations duly organized under the laws of the State of New Hampshire, that Liberty Mutual Insurance Company is a corporation duly organized under the laws of the State of Massachusetts, and West American Insurance Company is a corporation duly organized under the laws of the State of Indiana (herein collectively called the "Companies"), pursuant to and by authority herein set forth, does hereby name, constitute and appoint, Candice T. Gros; Catherine C. Kehoe; Clark P. Fitz-Hugh; Conway C. Marshall; Darlene A. Born; David C. Joseph; Elizabeth C. Dukes; Elizabeth K. Wright; Elizabeth Schott; Emily G. Lapeyre; Jessica Palmeri; Kristine Donovan; Linda C. Sheffield; R. Tucker Fitz-Hugh; Sara S. DeJarnette; Stephen Beahm

all of the city of New Orleans, state of LA each individually if there be more than one named, its true and lawful attorney-in-fact to make, execute, seal, acknowledge and deliver, for and on its behalf as surety and as its act and deed, any and all undertakings, bonds, recognizances and other surety obligations, in pursuance of these presents and shall be as binding upon the Companies as if they have been duly signed by the president and attested by the secretary of the Companies in their own proper persons.

IN WITNESS WHEREOF, this Power of Attorney has been subscribed by an authorized officer or official of the Companies and the corporate seals of the Companies have been affixed thereto this 14th day of April, 2016.



American Fire and Casualty Company  
The Ohio Casualty Insurance Company  
Liberty Mutual Insurance Company  
West American Insurance Company

By: David M. Carey  
David M. Carey, Assistant Secretary

STATE OF PENNSYLVANIA ss  
COUNTY OF MONTGOMERY

On this 14th day of April, 2016, before me personally appeared David M. Carey, who acknowledged himself to be the Assistant Secretary of American Fire and Casualty Company, Liberty Mutual Insurance Company, The Ohio Casualty Insurance Company, and West American Insurance Company, and that he, as such, being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing on behalf of the corporations by himself as a duly authorized officer.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my notarial seal at Plymouth Meeting, Pennsylvania, on the day and year first above written.



COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Teresa Pastella, Notary Public  
Plymouth Twp., Montgomery County  
My Commission Expires March 28, 2017  
Member, Pennsylvania Association of Notaries

By: Teresa Pastella  
Teresa Pastella, Notary Public

This Power of Attorney is made and executed pursuant to and by authority of the following By-laws and Authorizations of American Fire and Casualty Company, The Ohio Casualty Insurance Company, Liberty Mutual Insurance Company, and West American Insurance Company which resolutions are now in full force and effect reading as follows:

**ARTICLE IV – OFFICERS** – Section 12. Power of Attorney. Any officer or other official of the Corporation authorized for that purpose in writing by the Chairman or the President, and subject to such limitation as the Chairman or the President may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the Corporation to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations. Such attorneys-in-fact, subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the Corporation by their signature and execution of any such instruments and to attach thereto the seal of the Corporation. When so executed, such instruments shall be as binding as if signed by the President and attested to by the Secretary. Any power or authority granted to any representative or attorney-in-fact under the provisions of this article may be revoked at any time by the Board, the Chairman, the President or by the officer or officers granting such power or authority.

**ARTICLE XIII – Execution of Contracts – SECTION 5. Surety Bonds and Undertakings.** Any officer of the Company authorized for that purpose in writing by the chairman or the president, and subject to such limitations as the chairman or the president may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the Company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations. Such attorneys-in-fact subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the Company by their signature and execution of any such instruments and to attach thereto the seal of the Company. When so executed such instruments shall be as binding as if signed by the president and attested by the secretary.

**Certificate of Designation** – The President of the Company, acting pursuant to the Bylaws of the Company, authorizes David M. Carey, Assistant Secretary to appoint such attorneys-in-fact as may be necessary to act on behalf of the Company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations.

**Authorization** – By unanimous consent of the Company's Board of Directors, the Company consents that facsimile or mechanically reproduced signature of any assistant secretary of the Company, wherever appearing upon a certified copy of any power of attorney issued by the Company in connection with surety bonds, shall be valid and binding upon the Company with the same force and effect as though manually affixed.

I, Gregory W. Davenport, the undersigned, Assistant Secretary, of American Fire and Casualty Company, The Ohio Casualty Insurance Company, Liberty Mutual Insurance Company, and West American Insurance Company do hereby certify that the original power of attorney of which the foregoing is a full, true and correct copy of the Power of Attorney executed by said Companies, is in full force and effect and has not been revoked.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seals of said Companies this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.



By: Gregory W. Davenport  
Gregory W. Davenport, Assistant Secretary

Not valid for mortgage, note, loan, letter of credit, currency rate, interest rate or residual value guarantees.

To confirm the validity of this Power of Attorney call 1-610-832-8240 between 9:00 am and 4:30 pm EST on any business day.

**EXHIBIT B**

**EMPLOYEE QUESTIONNAIRE** (Please Print Legibly and Circle Yes or No in response to questions)

**Personal Information:**

Full Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Driver's License State and No \_\_\_\_\_ Social Security # \_\_\_\_\_

**Employment History an Information:**

Name of Company you work for: \_\_\_\_\_

Date started with company \_\_\_\_\_ Were you ever a Manager, Lead or hold any managerial role? Y / N

Department(s), Job Title(s) (If your department or title changed change please indicate the dates for each):

\_\_\_\_\_

Describe your daily job duties for each position held:

\_\_\_\_\_

Supervisor(s)' Name/Title \_\_\_\_\_

Are you an: Employee of the company? or Independent Contractor? or Employee of Staffing Firm? (Circle One)

If you are employed through a staffing company, please provide the name, contact person and address of this firm:

\_\_\_\_\_

How often are you paid? \_\_\_\_\_ How much are you paid: \$ \_\_\_\_\_ Hour / Week / Month

When were you last paid? \_\_\_\_\_ Outstanding Compensation Owed \_\_\_\_\_

Do you receive any bonuses or incentive payments? Yes / No If Yes, please describe how your bonuses are calculated and whether you are owed any bonuses: \_\_\_\_\_

Did you use or did the company assign you any aliases? Yes / No If yes, please identify all aliases:

\_\_\_\_\_

Do you have keys to the office? Yes / No Do you have other keys? Yes / No

Describe: \_\_\_\_\_

Do you have the Alarm code? Yes / No Please provide: \_\_\_\_\_

File Server Login and Password: \_\_\_\_\_

Computer Login and Password \_\_\_\_\_

Did you save any files in the company's computer system which were password protected? Yes / No

If yes, please identify each file and the corresponding password: \_\_\_\_\_

\_\_\_\_\_

E-mail Address: \_\_\_\_\_ E-Mail Password: \_\_\_\_\_

External Access to system: Yes / No

Access Method \_\_\_\_\_

Are you aware of any off-site storage or mailbox locations for the company at which company records are stored or at which it receives mail or deliveries? Yes / No

If yes, please identify such locations: \_\_\_\_\_

\_\_\_\_\_

**Customer Service Questions**

Did you ever deal directly with customers either via email or phone? Yes / No

Did the company have any policies regarding communications with customers? Yes / No / DNK

If yes, please describe: \_\_\_\_\_

\_\_\_\_\_

Do you use scripts? Yes / No Who gave you scripts? \_\_\_\_\_

Do you change the scripts Yes / No If yes, how: \_\_\_\_\_

Were you ever instructed to not respond to customer complaints or inquiries or to delay responding to complaints or inquiries? Yes / No

If yes, who gave you these instructions? \_\_\_\_\_

Did you ever receive any information to pass on to customers about the company's ratings with the Better Business Bureau or other consumer groups? Yes / No If yes, who gave you this information and what were you told: \_\_\_\_\_

\_\_\_\_\_

Did you have any objections or concerns about the pricing of products? Y / N

What were your concerns: \_\_\_\_\_  
\_\_\_\_\_

Did you voice these concerns to anyone and, if so, to whom: \_\_\_\_\_  
\_\_\_\_\_

Does the company retain account information for its customers including paypal, bank and similar account information or email addresses and phone numbers for its customers? Yes / No / DNK

If yes, has the company either sold or provided this information to third parties? Yes / No If yes, to what companies or individuals \_\_\_\_\_  
\_\_\_\_\_

Where is this information stored in the company records or computers? \_\_\_\_\_

**Inspection, Rating and Pricing Questions:**

Did you have any involvement in the inspection, rating or pricing of equipment received from customers? Yes / No

If yes, what were your duties? \_\_\_\_\_  
\_\_\_\_\_

Did you inventory or keep track of equipment received from customers? Yes / No If yes, please describe your activities and state whether any written inventories exist: \_\_\_\_\_  
\_\_\_\_\_

Did you receive any instructions as to how equipment should be rated and priced by the Company? Yes / No

If yes, who gave you these instructions and what were you told to do: \_\_\_\_\_  
\_\_\_\_\_

Did the company have any algorithms, automatic systems or guidelines to price equipment? Yes / No / DNK

If yes, please describe: \_\_\_\_\_  
\_\_\_\_\_

Were you ever instructed to price equipment at amounts lower than quoted on the company website or to deliberately underprice equipment? Yes / No

If yes, who gave you these instructions and what were you told: \_\_\_\_\_  
\_\_\_\_\_

How long did the company typically hold equipment received from customers before either disassembling or re-selling the equipment: \_\_\_\_\_

Did the company have any policies regarding how quickly it would disassemble or re-sell equipment? Yes / No / DNK

If yes, please describe and identify the person who told you to follow these policies: \_\_\_\_\_  
\_\_\_\_\_

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Did you or did you ever witness any intentional damage to equipment received from customers? Yes / No

Please describe what happened and who was involved: \_\_\_\_\_

**Disassembly and Listing Questions:**

Did you have any involvement in the disassembly or listing of equipment for resale? Yes / No

If yes, what was your role: \_\_\_\_\_

How did the company price equipment or parts for resale? \_\_\_\_\_

How was equipment usually re-sold? (Listed for sale on internet, sold overseas, sold to domestic companies or individuals)? \_\_\_\_\_

**Finance Questions:**

Do you now or have you ever had access or signature authority for any company bank accounts? Y / N.

If yes, please identify each account by bank and account number, provide login information and identify your supervisors or managers: \_\_\_\_\_

Do you now or have you ever performed any accounting or financial reporting services for the company? \_\_\_\_\_

If so, please describe your role: \_\_\_\_\_

From what bank were your wages or bonuses paid: \_\_\_\_\_

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Employee Signature

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Date



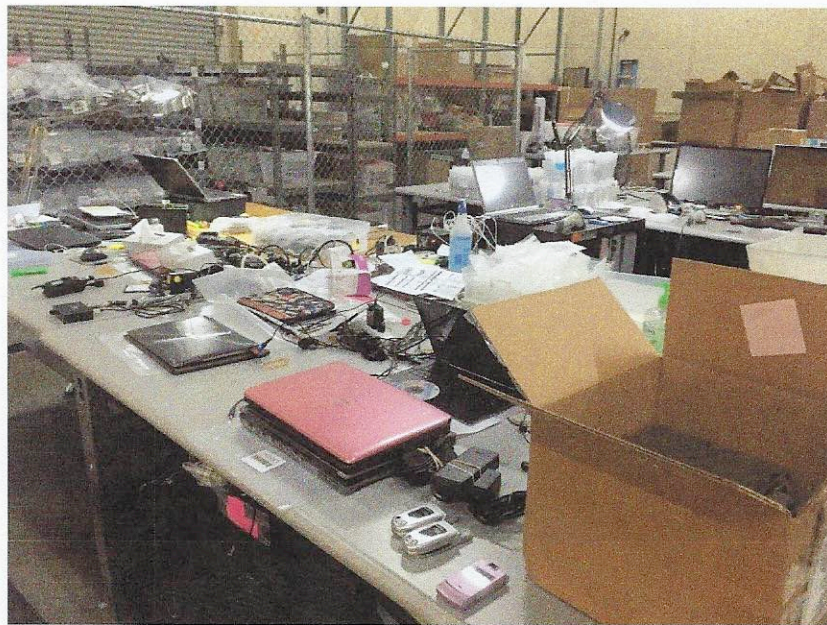
EXHIBIT C



Recently received shipments including consumer devices  
and returned merchandise



Smartphone and laptop part Inventory for resale



Consumer smartphones and laptops being tested and processed for resale



Consumer smartphones and laptops processing areas

EXHIBIT D

11:27 AM  
 09/30/16  
 Accrual Basis

**Laptop and Desktop Repair, LLC**  
**Balance Sheet**  
 As of September 30, 2016

Sep 30, 16

<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
10716 · A/R Amazon Sales - CR - NEW	460.49
10715 · A/R Amazon Sales - New	10,477.16
10101 · US Bank (current) - 9610	-54,075.34
10200 · First Independent Bank	86,016.36
10300 · Wells Fargo	466.49
10400 · PayPal - laptopa@gmail.com	3,001.36
10450 · PayPal - cellphonecity.com	21,510.92
10500 · PayPal - laptopzyx1@gmail.com	140.95
10600 · PayPal - sales@cash4laptops.com	5,916.47
10700 · PayPal - fidolap@gmail.com	1,911.31
10720 · A/R B-Stock	17,265.41
<b>Total Checking/Savings</b>	93,091.58
<b>Other Current Assets</b>	
11595 · LiftForward Loan Origin Fees	51,417.31
11590 · IMAC Loan Origin Fees	59,702.00
12400 · Wholesale Lot Inventory	
12419 · ExportTek	41,695.00
12418 · Abestel	870.00
12315 · Solid-GSM	880.00
12310 · Alliance Telco	99,038.49
12417 · StonePack	1,636.00
12416 · Belmont Trading Company	398.00
12415 · Skyrise	53,908.00
12414 · Union Digital	347,989.79
12412 · Saco Trading LLC	134,065.00
12411 · Phone Karma	-1,568.92
12410 · PCS Wireless	272,475.06
<b>Total 12400 · Wholesale Lot Inventory</b>	951,386.42
12300 · Phone Karma	28,484.65
12200 · Sample Inventory	44,256.36
11500 · Prepaid Expenses	
11525 · Prepaid Education Expense	2,195.00
11540 · Prepaid Insurance	283.99
11551 · Prepaid Membership Fees	12,931.69
11553 · - Prepaid Professional Fees	1,000.00
<b>Total 11500 · Prepaid Expenses</b>	16,410.68
12100 · Inventory	416,679.35
12110 · Inventory Surplus	31,107.32
<b>Total Other Current Assets</b>	1,599,444.09
<b>Total Current Assets</b>	1,692,535.67
<b>Fixed Assets</b>	
<b>14000 · All Fixed Assets</b>	
14100 · Fixed Assets	106,793.00
14200 · Furniture and Equipment	208,873.26
<b>Total 14000 · All Fixed Assets</b>	315,666.26
<b>18000 · Intangible Assets</b>	
18000 · Intangible Assets	100,000.00
<b>Total Fixed Assets</b>	415,666.26
<b>Other Assets</b>	
14300 · Leasehold Improvements	54,035.94
14500 · Notes Receivable - Coney Island	102,746.68
<b>Total Other Assets</b>	156,782.62
<b>TOTAL ASSETS</b>	<b>2,264,984.55</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	

11:27 AM  
 09/30/16  
 Accrual Basis

Laptop and Desktop Repair, LLC  
**Balance Sheet**  
 As of September 30, 2016

	<u>Sep 30, 16</u>
<b>Current Liabilities</b>	
<b>Accounts Payable</b>	
20400 · Wholesale Lot Inventory Payable	
20414 · Union Digital	23,248.50
20411 · SACO Trading LLC	26,550.00
20405 · PCS Wireless	184,402.28
<b>Total 20400 · Wholesale Lot Inventory Payable</b>	<b>234,200.78</b>
20000 · Accounts Payable	12,364.15
<b>Total Accounts Payable</b>	<b>246,564.93</b>
<b>Credit Cards</b>	
21900 · Wells Fargo CC	4,430.95
21800 · Bank of America CC	21,940.56
21700 · First Independent CC	14,999.59
21500 · Capital One	49,002.49
21100 · American Express	394,440.08
21200 · Chase	71,311.48
21300 · Discover Card	59.33
21400 · US Bank Credit Card	15,838.49
<b>Total Credit Cards</b>	<b>572,022.97</b>
<b>Other Current Liabilities</b>	
22950 · LiftForward Loan	253,474.00
22900 · IMAC Loan	236,824.00
22650 · Western Alliance LOC - 9985	2,817.00
22800 · PayPal AID Loan	1,970.02
22700 · PayPal FIDO Loan	53,217.00
22500 · Utah Bank	69,274.90
23000 · FIB Loan	315,873.20
23500 · US Bank Line Of Credit	97,087.58
24000 · Payroll Liabilities	
24001 · Payroll Taxes - Federal	
Federal Unemployment Tax	164.67
FIT Withheld	66.00
Medicare - Ee & Er	33.18
Social Security-Ee & Er	141.86
<b>Total 24001 · Payroll Taxes - Federal</b>	<b>405.71</b>
24002 · Payroll Taxes - Nevada	
NV Career Enhancement Tax	120.23
NV Unemployment Tax	4,791.55
<b>Total 24002 · Payroll Taxes - Nevada</b>	<b>4,911.78</b>
24003 · Employee Benefits	
Dental Insurance	-82.99
Group Life Insurance	-92.65
Health Insurance	-3,171.71
Vision Insurance	-211.61
Wage Garnishment	-256.14
<b>Total 24003 · Employee Benefits</b>	<b>-3,815.10</b>
<b>Total 24000 · Payroll Liabilities</b>	<b>1,502.39</b>
25500 · Accrued Sales Tax	2,215.62
<b>Total Other Current Liabilities</b>	<b>1,034,255.71</b>
<b>Total Current Liabilities</b>	<b>1,852,843.61</b>
<b>Long Term Liabilities</b>	
28500 · Shareholder Loan 2015	73,687.00
28000 · Shareholder Loan	197,178.98
<b>Total Long Term Liabilities</b>	<b>270,865.98</b>
<b>Total Liabilities</b>	<b>2,123,709.59</b>



11:27 AM  
09/30/16  
Accrual Basis

Laptop and Desktop Repair, LLC  
**Balance Sheet**  
As of September 30, 2016

	<u>Sep 30, 16</u>
<b>Equity</b>	
Owner Draw-D Kuchinn	73,425.19
30000 · Opening Balance Equity	521,715.90
31500 · SH Contribution/(Distribution)	-450,825.61
32000 · Retained Earnings	-419,385.78
Net Income	416,345.26
<b>Total Equity</b>	<u>141,274.96</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>2,264,984.55</u></u>